



## **Broadband Funding Guide**

## **Department of Treasury**

Federal Agency	Office of the Comptroller of the Currency (OCC)		
Agency Overview	The U.S. Department of Treasury's OCC charters, regulates, and supervises all national banks and federal savings associations as well as federal branches and agencies of foreign banks. The OCC is an independent bureau of the U.S. Department of the Treasury.		
Program Name	Community Reinvestment Act (CRA)		
Program Website	https://www.occ.treas.gov/topics/compliance-bsa/cra/index-cra.html		
Program Overview	CRA requires federal banking regulators to encourage financial institutions to help meet the credit needs of the communities in which they do business, including <a href="low-and-moderate-income">low- and moderate-income</a> (LMI) <a href="neighborhoods">neighborhoods</a> . Three federal banking agencies, or regulators, are responsible for the CRA. Banks that have CRA obligations are supervised by one of these three regulators. Each regulator has a dedicated CRA site that provides information about the banks they oversee and those banks' CRA ratings and Performance Evaluations.  • Federal Deposit Insurance Corporation (FDIC)  • Federal Reserve Board (FRB)  • Office of the Comptroller of the Currency (OCC)		
Program Purpose	<ul> <li>□ Planning (e.g., feasibility)</li> <li>□ Broadband Infrastructure (e.g., construction)</li> <li>□ Broadband Adoption</li> <li>□ Digital Skills Training</li> <li>□ Public Computer Access</li> </ul>	<ul> <li>☐ Smart Cities</li> <li>☐ Evaluation</li> <li>☐ Research</li> <li>☐ Broadband Financing</li> <li>☒ Other: Private bank financing</li> </ul>	
Eligible Recipients	☐ Libraries ☐ K-12 Schools ☐ Higher Education Institutions ☐ Hospitals ☐ Public Safety Entities ☐ State and Local Governments ☐ Tribal Entities	<ul> <li>□ Commercial/Internet Service Providers</li> <li>□ Non-Profit Organizations</li> <li>□ Small Businesses</li> <li>□ Rural Recipients</li> <li>□ Electric Utilities/Co-ops</li> <li>□ Financial Institutions</li> <li>□ Other:</li> </ul>	
Agency Contact	OCC Community Affairs (202) 649-6373		





Funding Type	Financial institution debt and equity	
FY20 Funding Amount		
Additional Information	https://www.occ.gov/publications-and-resources/publications/community-affairs/community-developments-investments/nov-2018/index-cdi-nov-2018.html	

